

فضائل صدقات

**FAZA'IL
-E-
SADAQAAT**

by
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فضائل صدقات

FAZA'IL-E-SADAQAAT

PART ONE

English Translation of Urdu Book



by

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
نَحْمَدُهُ وَنُصَلِّي عَلَى رَسُولِهِ الْكَرِيمِ - حَامِدًا وَمُصَلِّيًا وَمُسَلِّمًا -

PREFACE

With the highest praise to Allah *Subhanahu wa Ta'ala* and with Darood and Salaam to Rasulullah *Sallallahu alaihe wasallam*, these few pages are being presented to our readers to bring out the virtues of Sadaqaat (spending for the cause of Allah). As mentioned in the preface to my booklet on *Fazail-e-Hajj*, my late uncle Maulana Muhammad Ilyas *Rahmatullah alaihe* was deeply interested in the publication of a book on this subject and, in the last days of his life, he repeatedly urged me to write one. So much so that, once while standing for Asr Salaat when 'Takbeer' was being called, he leaned forward from the row and said to this humble author, "Do not forget that book". In those days of his illness, Maulana did not lead Salaat; he joined the Jama'at.

Despite all that urgency and insistence from him, the delay on my part continued, resulting in repeated postponements. Fortunately, in Shawwal 1366 A.H. my stay in Nizamuddin was prolonged, as mentioned in the preface to *Fazail-e-Hajj*; and there seemed no likelihood of my return to Saharanpur even after the completion of that book. So, at long last, a start on this book was made on Saturday, the 24th of Shawwal, 1366 A.H. May Allah *Subhanahu wa Ta'ala* help me to accomplish this work, by showering His bounties and blessings upon me, which have always been bestowed upon me both in worldly and religious matters, in growing profusion, despite my own incapability! May Allah bring it to a completion acceptable to Him!

وَمَا تَوْفِيقِي إِلَّا بِاللَّهِ عَلَيْهِ تَوَكَّلْتُ وَإِلَيْهِ أُنِيبُ ط

"And I seek aid from none except Allah; in Him I trust and to Him alone, I turn for help".

I intend to divide this book into seven Chapters, viz:-

1. Virtues and rewards of spending for the cause of Allah.
2. Condemnation of miserliness.
3. Being particular about obligations towards one's relations.
4. Zakaat as an obligation.
5. Punishments for failure to pay Zakaat.
6. Virtues of asceticism, contentment and avoidance of begging.
7. Stories of pious personages who spent generously for the cause of Allah *Ta'ala*.

Muhammad Zakariyya Kandhalvi.



FAZA'IL-E-SADAQAAT

INTRODUCTORY NOTE TO THE TRANSLATION

Some important points regarding the format of this translation may be noted. In the first place, the phrases, "*Sallallaho alaihe Wasallam*" "*Radiallaho anho*, "*Rahmatullah alaihe*," etc., have been printed in italics and given repeatedly, partly to earn reward for the readers and partly to educate them in their proper use.

2. Secondly, with regard to the translations of the Quranic Ayaat and the Ahadith, it is the beauty and Barakah of the Qur'an that their Arabic is so amenable to translation and is accessible to readers in their own language. The Holy Qur'an has been translated into many languages, but it is not always easy to convey the precise spirit of the original, especially in a "word-for-word" translation. Many standard translations of the Qur'an by various scholars exist in English, whose authors have done their best to translate as faithfully as was possible for them, yet it is never the last word. In this book, the translation adopted is the classical one of Mohammad Marmaduke Picthall, with very occasional modification.

3. The translations of the particular leading Quranic Ayaat and Ahadith, forming the main theme of an individual article or sub-section of the book, have been given in Bold Face beneath the original Arabic text, which serves to clear any ambiguity that may remain in the reader's mind after reading the translation. The translations of supporting Ayaat that occur in the course of the text and the explanatory examples introduced by the author (M.M. Zakariyyah *Rahmatullah alaihe* are given in italics, so as to differentiate these from the main theme given at the beginning of each article/sub-section.

4. As no standard English translation of the Ahadith is readily available, an attempt has been made to bring out their meanings through a relatively free (rather than "word-for-word") translation. Any remaining ambiguities may please be communicated to the publishers, for correction or improvement in future.

5. Certain Arabic words will be found transliterated into the English text, in order to introduce certain basic Islamic terms and concepts into the English language, which does not really possess exact equivalents for these. In many cases, the approximate English translation is also given alongside. Hopefully, this may help to fix the ideas better in the minds of the English-speaking readers, to whom this book is addressed. In the Transliteration, the Arabic letter (ع) is indicated by (') and the vowel (ـ) by (').

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CHAPTER FOUR

EXHORTATION TO PAY ZAKAAT AND THE VIRTUES OF ZAKAAT

'Zakaat' is one of the most important fundamentals of Islam. It is well known that Allah *Ta'ala* has enjoined Salaat and payment of Zakaat in eighty-two different places in the Holy Qur'an. In addition, in many other places, Zakaat is mentioned exclusively. An oft-quoted Hadith of Rasulullah *Sallallahu alaihe wasallam* says: "Islam is based on five fundamentals: the declaration of belief in 'Kalimah Tayyebah' (the testimony that there is none to be worshipped except Allah and that Muhammad *Sallallahu alaihe wasallam* is His Rasul) the observance of Salaat, the payment of Zakaat, fasting during Ramadhan and the performance of Hajj". Another Hadith says, "Allah *Ta'ala* does not accept Salaat from a person who does not pay Zakaat, for he has put in the Holy Qur'an the command to pay Zakaat alongwith the command to observe Salaat; so do not differentiate between the two". (*Kanz*). The Ulama are agreed that it is an act of Kufr (heresy) to deny the obligatoriness of any one of these five fundamentals. For, these are, as it were, the five pillars supporting the entire structure of Islam and constitute the most important forms of worship. Upon close consideration, these forms provide us two opportunities to approach the presence of Allah *Ta'ala* after making declaration of faith (Imaan). Firstly, a Mo'min is in the spiritual presence of Allah *Ta'ala* while he is performing Salaat. Rasulullah *Sallallahu alaihe wasallam* said, "A person performing Salaat has a direct conversation with Allah *Ta'ala*; and, for the same reason Salaat is called 'Me'raj-ul-Mo'mineen'. Through Salaat, a man is granted an audience by Allah *Ta'ala* and can present his needs to Him. And, as human needs are numerous and keep arising from time to time, a man has the opportunity to appear in the presence of Allah, again and again, to ask favours of Him. Many Ahadith mention the fact that whenever Rasulullah *Sallallahu alaihe wasallam* faced any difficulty, he would atonce take up Salaat. Similarly, all the Rasuls of the past used to offer Salaat when they faced any difficulty. When a Mo'min is granted audience by Allah *Ta'ala* through his Salaat, he praises and glorifies Him and then implores Him for help, as in Surah Fatihah. The Ahadith explaining Surah Fatihah state that, Allah *Ta'ala* responds by promising him that his Dua'a (supplication) will be accepted. For the same reason,

when the Azaan is called out and the Muazzin says, "Come to Salaat", he also adds: "Come for Falah", which means 'Come for success in this world and in the Akhirah'. Many Ahadith explain this point. Now as Allah *Ta'ala* grants, through Salaat, both worldly requirements and wellbeing in Akhirah, a Mo'min pays Zakaat as a token of his gratitude to Allah *Ta'ala* for granting him worldly gains, as a consequence of his Salaat. Thus the command: 'Observe Salaat and pay Zakaat'; may be taken to imply:

'Observe Salaat and out of the bounties We grant you, as a reward thereof, spend a paltry fraction (two and half percent) for the good of the poor people who are attached to Us. In this way Zakaat becomes a mode of expressing gratefulness to Allah *Ta'ala* for the favours bestowed upon a person through the audience. It is quite natural, and stands to reason, that a man should give something, out of the ample rewards bestowed upon him by the Sovereign, to those attached to His court. Therefore, at many places in the Holy Qur'an, the Mo'mins are commanded simultaneously to observe Salaat and to pay Zakaat, which may be interpreted as thus: Ask favours of Us through Salaat and, out of what We bestow upon you, spend something on those of you who are attached to Us and need assistance.

Allah *Ta'ala* has promised additional great rewards for this paltry amount that we spend as an expression of our gratitude to Him, for the favours already bestowed upon us. Secondly, we go for Hajj to make our physical appearance in the House of Allah *Ta'ala*. As Hajj involves a lot of toil and expenditure of money, its performance has been made obligatory (*Fardh*) once in a lifetime and only for those who can afford to undertake the journey. Before going into the presence of Allah, we purify ourselves of the filth of worldly passions through fasting during Ramadhan, which is also obligatory for a believer. To purify ourselves, we restrict our quantity of food and restrain our passions, for these are the two principal causes of spiritual laxity. It is for the above reason that the Hajj season closely follows the month of fasting. The learned scholars of Islamic Jurisprudence also follow the same sequence when they treat these subjects in their books.

The purifying effect of fasting, however, does not preclude other benefits of the month of Ramadhan, which are equally important. Most of the Ulama are of the view that the Ayaat containing threats of punishment for not spending money as Sadaqah, some of which

have been quoted in Chapter Two above, were revealed concerning the non-payment of Zakaat. Obviously, it is not easy to mention all such Ayaat and Ahadith. We shall therefore, refer only to a few of them, by way of example. A single Ayat or Hadith may suffice for a true Muslim to take heed; but it is no use quoting the whole lot of Ayaat and Ahadith for a person who is a Muslim just in name. It is enough for an obedient servant to know that his master has commanded him to act in such and such a way; but the disobedient ones will not heed a thousand warnings until they are afflicted with punishment.

Section (a)

AYAAT ON PAYING ZAKAAT

وَأَقِمْ وَجْهَكَ لِلدِّينِ حَنِيفًا ۚ وَاتَّبِعْ مِلَّةَ إِبْرَاهِيمَ ۚ إِنَّهُ كَانَ مُخْلِصًا لِلدِّينِ

①

AYAT: 1

Establish Salaat, and pay Zakaat, and bow your heads with those who bow (in worship). (al-Baqarah: 43).

Note: Commenting on this verse, Maulana Ashraf Ali Thanawi *Rahmatullah alaihe* writes:

In Islam, the devotional practices (A'maal) fall under two broad divisions, the physical and the spiritual. The physical may be subdivided into two sections, those performed with the body alone and those involving expenditure of money. In this way, the A'maal fall into three broad categories: The Ayat mentions all the three categories of A'maal referring to one act of each kind: Salaat is a physical act of devotion, Zakaat means giving away money to the poor, and Khushu' is an inner spiritual quality. The phrase: (مَعَ الرَّكْعَةِ) meaning 'With those who are engaged in practising humility,' suggests, very aptly, that inward humility is better attained through association with the humble-minded. (*Bayan-ul-Qur'an*). According to the above explanation, the Arabic word 'Ruku' means devotional humility and there are many other subtle points about the Ayat, for example:-

- (i) Salaat is the most important devotional practice for a Muslim; that is why it has been mentioned foremost.
- (ii) Zakaat comes next to Salaat, in order of importance.

- (iii) Payment of Zakaat is an expression of gratitude for the favours of Allah Ta'ala, as detailed earlier.
- (iv) By inference, we can conclude that all physical acts of devotion have higher value than spending money as a religious practice.
- (v) The outward or formal aspect of a religious practice has higher value than the inward aspect associated with it, as 'humility' (which is an inner aspect of Salaat) has been mentioned after Salaat and Zakaat (which have physical form).
- (vi) Associating with those who practice humility in their worship of Allah Ta'ala is highly important for cultivating this quality in oneself. For the same reason, some divines stress the need to establish 'Khankahs', where this quality can be easily acquired in their company.
- (vii) The collective form of address in the Ayat; "Observe Salaat, all of you" indicates that the instructions are meant for all the members of the Community as general practices, rather than for those of the chosen few. If we ponder further, we can infer more subtle points from the Ayat.

Another view is that the instruction (**مَعَ الَّذِينَ**) means perform Ruku' which denotes the formal act of bowing in Salaat. Commenting on the Ayat, Shah Abdul Aziz *Rahmatullah alaihe* writes, in his *Tafseer-e-Azizi*, Briefly the Ayat means: Perform Salaat along with those who perform it; that is, perform it in a congregation. The command stresses the need to practice Salaat with *Jam'at* (in congregation). Congregational Salaat is a distinguishing feature of Islam, while other religions do not enjoin congregational prayers. The Ayat refers to Ruku in particular, because the preceding Ayaat were revealed concerning the jews, and Ruku or bowing is not a part of their form of worship. Thus, the Ayat implies: 'Observe Salaat like the Muslims'. As has been explained in the book 'Virtues of Salaat', the Salaat is best performed with *Jama'at*. So much so, the theologians regard a Fardh Salaat performed without *Jama'at* to be a defective performance.'

(۲) **وَرَحْمَتِي وَسِعَتْ كُلَّ شَيْءٍ فَأَنذَرْتُهَا لِّلَّذِينَ يَكْفُرُونَ وَيُؤْتُونَ الزَّكَاةَ وَالَّذِينَ هُمْ بِآيَاتِنَا**
يُؤْمِنُونَ

AYAT: 2

And My mercy embraces all things; therefore, I shall ordain it for those (in particular) who fear Allah and pay Zakaat, and those who believe our revelations.
(al-A'raaf: 156)

Note: Hasan Radhiyallahu anho and Qatadah are reported to have said that, in this world, Allah's Mercy descends upon everybody, good or bad, but in the Akhirah, Allah's blessings will be showered only upon the righteous people who fear Allah. Once a desert nomad came to Masjid-an-nabavi and, after performing Salaat, prayed thus, 'O Allah, have mercy on me and on Rasulallah Sallallahu alaihe wasallam and let no one else share Thy Mercy with us'. Rasulallah Sallallahu alaihe wasallam heard him praying and said, "You have restricted the extent of your Lord's Mercy, which is infinite. Allah Ta'ala divided His mercy into a hundred portions, of which He sent down one portion and distributed it in the world. By it, all created beings—jinn, men and animals—show kindness to one another (to their children, kinsmen and others) while Allah Ta'ala has kept back ninety-nine portions of His mercy."

Another version has: "Allah Ta'ala has hundred parts of mercy, of which He sent down one part to the world; by it, the created beings are kind to one another and the animals show mercy to their young ones. And, He has kept back ninety-nine parts for use on the Day of Judgment. "There are quite a few more Ahadith corroborating this subject. (*Durre Manthur*).

Indeed, we should rejoice to know that Allah's Mercy is so vast in extent. The loving care of a mother who feels restless when she finds her child in the slightest trouble, a father's deep affection for his children upsets him when he finds them in trouble, the mutual love of blood relations, the conjugal love between man and wife, the various human sympathies and feelings of kindness for one another, which make it unbearable for one to see others in pain— all these are manifestations of Allah's Mercy asserting itself through the hearts of living beings. And, all those affections, loves and sympathies, put together, make but a hundredth portion of Allah's Infinite Mercy, of which He has kept back the remaining ninety-nine portions with Himself. What a shame to disobey the commandments of the Lord who is so infinitely Merciful, so full of compassion for His men!

Imagine a mother who treats her son most affectionately and think how great would be her sorrow if the son disobeyed her! Then, how shocking would be the behaviour of a person who neglects the commands of Allah Ta'ala, in spite of the fact that His Compassion and Mercy to men is much vaster, to which a mother's affection for her children stands no comparison.

(۳) وَمَا أَتَيْتُمْ مِنْ زُبَالٍ يَكُونُ أَمْوَالًا لِلنَّاسِ فَلَا يَزِيدُكُمْ عِنْدَ اللَّهِ وَمَا أَتَيْتُمْ مِنْ زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَئِكَ هُمُ الْمُضْطَرُونَ

AYAT: 3

That which you give in usury, in order that it may increase on (other) people's property, has no increase with Allah; but that which you give as Sadaqah (Zakaat, etc), seeking Allah's Countenance, has increase manifold. (Ar-Rum: 39).

Note: Mujahid *Rahmatullah alaihe* says, commenting on this Ayat: "Giving in order that it may increase" includes all manner of spending aimed at receiving more or better than what one has spent, whether the spender hopes to have increase in this world or expects to receive bountiful rewards in the Akhirah. For, in both cases, money is spent in order that it may increase. That is why usury and Zakaat have been mentioned together. Another tradition reports Mujahid *Rahmatullah alaihe* as saying that the Ayat refers to gifts. (*Durre Manthur*). That is to say, if someone gives a gift to a person in the hope of receiving a bigger gift in return, he shall, as a rule, receive no increase in his money from Allah *Ta'ala*. Similarly, the gift-money given to a married couple on their marriage and the money spent on arranging a feast for a person, in the hope of receiving from him a gift, calculated to be costlier than the food to be served, shall bring no reward from Allah *Ta'ala*, who grants manifold increase to those alone who spend money solely to seek His pleasure.

Sa'eed Ibne Jubair *Rahmatullah alaihe* says; "If a gift is given with the intention of receiving a return only in this world, it shall bring no reward in the Akhirah. Obviously, when a person does not wish to be recompensed in the Akhirah, why should he receive a reward in that life?" Ka'b Qurazi *Rahmatullah alaihe* says, "He who gives a gift to a person with the intention of receiving a bigger gift in return, shall not receive any increase from Allah *Ta'ala*; but he who gives a gift to someone solely for the sake of Allah *Ta'ala*, hoping for no return or favour from the beneficiary, shall receive ever increasing returns from Allah *Ta'ala*". (*Durre Manthur*). It becomes evident from the above that those who give Zakaat, gifts, etc., to the people in order to win their gratitude, are, in fact, losing their own benefits owing to their insincere intention. The Ayat quoted at Sr. No. 34 in chapter one is also very relevant here:

فَمَا ظَنُّكُمْ بِمَا نُؤْتِيكُمْ مِنْ فَضْلِهِ وَالْأَكْثَرُ جَاهِلُونَ

(they say) we feed you, for the sake of Allah only. We wish for no reward nor thanks from you. (ad-Dahr: 9)

And Allah Ta'ala has specifically asked Rasulullah Sallallahu alaihe wasallam not to spend money with the intention of receiving an increase in return. In another place in the Holy Qur'an, Allah Ta'ala says, addressing Rasulullah Sallallahu alaihe wasallam:

وَلَا تَنْسَوْنَ صَلَاتَكُمْ

"And show not favour, seeking worldly gain". (al-Muddathir: 6)

As regards the rewards for spending in the cause of Allah Ta'ala and the increase promised for that, in this world and the Akhiraah, we have already quoted a number of Ayaat and Ahadith to that effect, in Chapter one above. Therefore, those who spend for the cause of Allah Ta'ala should be very particular about the purity of their intentions and should not at all expect a feeling of obligation from those who receive their gifts, nor expect to get any material gain in return for their favours. Undoubtedly, it is binding upon the one receiving a gift to be grateful to the giver and express his thanks to him. But if the giver has any intention of expecting or receiving such thanks, his spending shall cease to be regarded as an act of devotion performed for the sake of Allah; it will rather count as a deed performed for worldly gains. Especially, in case of Zakaat, a man should not, in the least, think of obliging the poor because, while paying Zakaat, he is performing his obligatory duty (Fardh) and doing no favour to anyone. Quite significantly, the Ayat promises manifold increase to those who pay Zakaat, thereby seeking Allah's pleasure.



Section (b)

AHADITH ON THE VIRTUES OF ZAKAAT

① عَنْ ابْنِ عَبَّاسٍ قَالَ لَمَّا نَزَلَتْ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ كَبُرَ
 ذَلِكُمْ عَلَى الْمُسْلِمِينَ فَقَالَ عُمَرُ: أَنَا أَقْرِجُ عَنْكُمْ فَأَنْطَلَقَ فَقَالَ يَا بَنِي اللَّهِ إِنَّهُ
 كَبُرَ عَلَى أَصْحَابِكَ هَذِهِ آيَةُ فَقَالَ إِنَّ اللَّهَ لَعَزِيزٌ حَزَنُ الزَّكَاةِ إِلَّا لِيُطَيِّبَ
 مَا بَقِيَ مِنْ أَمْوَالِكُمْ وَإِنَّمَا قَرَضَ الْمَوَارِثَ وَذَكَرَ كَلِمَةً لَسْتُ كُنْتُ لِمَنْ بَعْدَكُمْ
 فَقَالَ فَكَبُرَ عُمَرُ ثُمَّ قَالَ لَهُ أَلَا أُخْبِرُكَ بِبَعْضِ مَا يَكْنِزُ الْمَرْءُ الْمَرْأَةَ الصَّالِحَةَ
 إِذَا نَظَرَ إِلَيْهَا سَرَتْهُ وَإِذَا أَمْسَهَا طَاعَتْهُ وَإِذَا غَابَ عَنْهَا حَفِظَتْهُ. (رواه
 البوداد وكذا في الشكوة)

HADITH: 1

Ibne Abbas *Radhiallah anho* says: "When the Ayat meaning: and those who hoard gold and silver..... was revealed, the Sahabah *Radhiallah anhum* felt greatly concerned; so Umar *Radhiallah anho* said that he would solve their difficulty. He, therefore, went and told Rasulallah *Sallallah alaihe wasallam* that the Sahabah were upset by the Ayat. Rasulallah *Sallallah alaihe wasallam* said, 'Allah Ta'ala has made Zakaat obligatory in order to purify the property that remains with you after payment of Zakaat; and the procedure for inheritance exists in order that property should remain with those who inherit it after you. 'Upon this, Umar *Radhiallah anho* said, 'Allaho-Akbar (Allah is great)' with joy. Rasulallah *Sallallah alaihe wasallam* then added, 'Shall I not inform you about the best thing a man can keep as a treasure?' It is a woman of virtue who pleases her husband when he looks at her, obeys him when he asks her to do a thing and guards his things (also her virtue) when he goes away from her."

Note: The Ayat mentioned in the Hadith has been quoted at Sr. No. 5 in Chapter Two above. It seems to mean that all manner of hoarding, however indispensable, shall be severely punished in the Hereafter; so the Sahabah *Radhiallah anhum* were seriously upset

because, sometimes, hoarding of money become indispensable; they feared lest they should find it difficult to fulfil this commandment, whereas obedience to Allah Ta'ala and to His Rasul Sallallahu alaihe wasallam was a matter of life and death for them. So, Umar Radhiyallahu anho approached Rasulullah Sallallahu alaihe wasallam to dispel their anxiety by explaining the Ayat. Rasulullah thereupon assured them that Zakaat has been made obligatory in order to purify the property that remains with a person after paying what is due on it. This proves the admissibility of withholding money, because Zakaat falls due on the property that remains with a person for one complete year. If hoarding were disallowed in all circumstances, there would be no need to enjoin Zakaat. The Hadith thus indicates the virtues of Zakaat. Apart from the reward one gets for performing it, Zakaat also purifies the remaining property. In the Holy Qur'an, there is a clear reference to the purifying effect of Zakaat in the following Ayat.

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

'Take Sadaqah of their wealth, wherewith you may purify them (of the effect of sins)'. (at-Taubah: 103)

A Hadith reports Rasulullah Sallallahu alaihe wasallam as saying, 'Pay Zakaat out of your wealth; it is a means of purification for you'. (Kanz). According to another Hadith, Rasulullah Sallallahu alaihe wasallam said, 'Pay Zakaat; it is a great purifier and, through paying it, Allah Ta'ala will purify you (of sins)'. Still another Hadith has: Protect your wealth from the uncleanness of sins, or from going waste, by paying Zakaat and treat your sick with giving away money as Sadaqah, and make supplications (Dua'a) to guard yourself against calamities. (Kanz). Another Hadith puts it as follows:

'Protect your property by means of Zakaat, treat your sick with spending in Sadaqah and seek help from Allah against calamities by beseeching Him through humility. (Kanz).

Then, in the main Hadith quoted above, Rasulullah Sallallahu alaihe wasallam gives another proof of the admissibility of withholding money through the requirements of inheritance. If withholding money were not permissible, there would be nothing to inherit. Rasulullah Sallallahu alaihe wasallam then warned the Sahabah that, though hoarding of money is admissible as the last resort, it is not a thing to be kept stored in coffers; it is better to

spend it. The best thing for safe custody is a virtuous wife. Some versions of the Hadith say that the Sahabah asked as to what was the best thing to be treasured and Rasulullah Sallallahu alaihe wasallam replied that it was a virtuous woman. Thauban Radhi-allaho anho relates that they were on a journey with Rasulullah Sallallahu alaihe wasallam when the Ayat was revealed:

وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ.....

'And those who hoard gold and silver.....'

Some of the Sahabah Radhi'allaho anhum said, O Rasulullah, we wish we knew what are the best things to be treasured and taken care of. Rasulullah Sallallahu alaihe wasallam replied, "A tongue that remains occupied with the remembrance (Zikr) of Allah Ta'ala, a heart filled with gratitude (to Allah Ta'ala) and a virtuous wife who aids her husband in the performance of religious practices. (Durre Manthur). It has been related in another Hadith that when the Ayat (mentioned above) was revealed, Rasulullah Sallallahu alaihe wasallam said, repeating his words thrice, 'Woe to gold and silver, 'How cursed are they!' The Sahabah Radhi'allaho anhum asked, 'What is the best thing to be protected and prized as treasure?' Rasulullah Sallallahu alaihe wasallam replied, "A tongue that remains occupied with the remembrance (Zikr) of Allah, a heart filled with fear of Allah and a virtuous wife who helps her husband in the observance of religious obligations and devotions." (Tafseer-e-Kabir)

How fine are the sayings of Rasulullah and how aptly stated! In a few words, he has indicated the admissibility of withholding money, together with the commendability of keeping nothing back with oneself, and also defined a mode of living which ensures peace in this life and success in the Akhirah. This life-pattern consists in keeping one's tongue occupied with Zikr, having a heart filled with gratitude to Allah and living with a devout, virtuous, sensible and submissive wife who guards her own virtue as well as the possessions of her husband, thus making his life full of comforts and all manner of joys, without exposing him to trials and temptations which wealth brings.

② عَنْ أَبِي الدَّرْدَاءِ عَنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ الزَّكَاةُ قَطْرَةٌ الْإِسْلَامِ (رواه الطبرانی فی الاوسط الكبير كذا فی الترغيب،

HADITH: 2

Rasulullah Sallallahu alaihe wasallam has said, "Zakaat is a (great and strong) bridge of Islam".

Note: Just as a strong bridge is a convenient means of going across to a place, so paying Zakaat is a short and easy way to attain to the reality of Islam or the easiest and surest means of attaining nearness to Allah Ta'ala. Abdul Aziz Ibne Umair Rahmatullah alaihe who was a grandson of Khalifah Umar Ibne Abdul Aziz Rahmatullah alaihe has said, "Salaat will take you half way to the presence of Allah Ta'ala, fasting will take you to the entrance of His court and Sadaqah will enable you to gain audience with Him". (Ithaaf). There is a subtle affinity between Zakaat and a bridge, which becomes evident from the following remark by the great Sufi Shiekh Shaiq Balkhi Rahmatullah alaihe-

"We have searched for five things and discovered them in five places; abundance of livelihood through forenoon Nafil (Salaat-udh-Dhuhaa) and illumination of the grave through Tahajjud Salaat; satisfactory answers to Munkar and Nakeer (the two angels who visit the grave for Reckoning) through recitation of the Holy Qur'an; easy crossing of the 'Siraat' (the bridge over Jhannam) through fasting and Sadaqah; and a place in the shade of the Arsh (Throne) of Allah on the Day of Resurrection through meditation in solitude". (Fazail-e-Salaat)

③ عَنْ جَابِرٍ قَالَ قَالَ رَسُولُ اللَّهِ ﷺ إِنْ أَدَى الرَّجُلُ زَكَاةَ مَالِهِ فَقَالَ رَسُولُ اللَّهِ ﷺ عَلَيْهِ وَسَلَّمَ مَنْ أَدَى زَكَاةَ مَالِهِ فَقَدْ ذَهَبَ عَنْهُ شَرُّهُ. (رواه الطبراني في الاوسط وابن خزيمة في صحيحه والمحاكم مختصرا)
وقال صحيح على شرط مسلم كذا في الترغيب

HADITH: 3

Rasulullah Sallallahu alaihe wasallam said, "If a man pays the Zakaat due on his property, it causes its evil influence to vanish".

Note: Some traditions have it thus: "When you have paid the Zakaat due on your wealth, you have caused the evil influences attached to it to disappear". (Kanz). That is to say, wealth can cause many evils to happen but, if one pays Zakaat regularly, he remains

safe from its evil influence. Obviously, one shall be saved from punishment, in the Akhirah, for possessing a property, if he has paid the Zakaat due on it. In this world also, Zakaat ensures protection of his property. This fact forms the content of the Hadith that follows immediately. And, if Zakaat is not paid, the property gets destroyed, according to the Hadith quoted at serial no. 6 in Chapter six below.

③ عَنْ الْحَسَنِ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ حَصِّنُوا أَمْوَالَكُمْ بِالزَّكَاةِ وَدَاوُوا أَمْوَئَكُمْ بِالصَّدَقَةِ وَاسْتَقْبِلُوا أَمْوَاجَ الْبُكَاءِ بِالْإِعْتَابِ وَالتَّضَرُّعِ رَوَاهُ ابْنُ أَبِي شَيْبَةَ وَرَوَاهُ الطَّبْرَانِيُّ وَابْنُ أَبِي حَتْمٍ وَغَيْرُهُمَا عَنْ جِبَاعَةَ مِنَ الصَّحَابَةِ مَرْفُوعًا مُتَصَلًّا الْمُرْسَلُ أَشْبَهَ كَذَا فِي التَّرغِيبِ

HADITH: 4

Rasulullah Sallallahu alaihe wasallam said, 'Protect your possessions by payment of Zakaat, treat your patients by giving Sadaqah and face the waves of afflictions with supplications and crying unto Allah in humility.'

Note: The Arabic word 'Hassinoo' (حَصِّنُوا) is derived from 'Tahseen' which means building 'fortifications' all around. The Hadith means that, as a man living in a fort is safe against attacks from all sides, similarly, the property becomes safe after Zakaat has been paid on it, like a treasure kept in a fortress. A Hadith says, "Once Rasulullah Sallallahu alaihe wasallam was sitting at al-Hateem in the Holy Masjid of Ka'bah when a man mentioned some people who had suffered a great loss because the sea-waves had washed away their property. Rasulullah Sallallahu alaihe wasallam said, 'Whenever any property is destroyed in a Jungle or on the sea, it is because of the non-payment of Zakaat; so protect your property by payment of Zakaat, treat your patients with Sadaqah and check the calamities by making Dua'a unto Allah, because Dua'a removes a calamity that has befallen and checks it, if it is about to descend. When Allah Ta'ala wills the survival of a people or wills that they thrive, He grants them chastity and adorns them with the manly qualities of liberality and large-heartedness. And when He wills the annihilation of a community, they indulge in breach of trust. (Kanz).

⑤ رَوَى عَنْ عَلْقَمَةَ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ قَالَ

لَنَا النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَنَّ تَامَرَ اسْلَامَكُمْ أَنْ تَوَدُّوا زَكَاةَ أَمْوَالِكُمْ
(رواه البزار كذا في الترغيب)

HADITH: 5

Alqamah Radhiallaho anho says that when our group of people visited *Rasulullah Sallallahu alaihe wasallam* he said to them, "Verily you can make your Islam perfect by your payment of the Zakaat due on your property."

Note: Obviously, a complete adherence to Islam is not possible without payment of Zakaat, which is one of the five essential obligations enjoined by Islam; the other four being: belief in 'La-ilaha-Ilallah, Muhammad-ur-Rasulullah', Salaat, Fasting and Hajj. And if a person omits any one of these five fundamentals, he cannot be a perfect Muslim. *Abu Ayyub Radhiallaho anho* reported that a person came to *Rasulullah Sallallahu alaihe wasallam* and said, "Tell me what I should do to enter Jannah". *Rasulullah Sallallahu alaihe wasallam* replied, "Worship Allah and associate no partners with Him, observe Salaat, pay Zakaat regularly and strengthen bonds of kinship." Another Hadith says, "An Arabian nomad came and said to *Rasulullah*, "Tell me what I should do to enter Jannah." *Rasulullah Sallallahu alaihe wasallam* said, "Worship Allah and associate no partners with Him, observe the Fardh Salaat regularly, pay Zakaat and fast during Ramadhan." The man said, 'By Him in whose hand my soul is, I shall not add anything to this, nor fall short of it'. Then when he turned away, *Rasulullah Sallallahu alaihe wasallam* said, "If anyone wishes to look at a man of Jannah, let him look at this man". (*Targheeb*)

⑥ عَنْ عَبْدِ اللَّهِ بْنِ مَعَاذٍ النَّضِيرِيِّ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ ثَلَاثٌ مَنْ فَعَلَهُنَّ فَقَدْ طَبَعَ الْإِيمَانَ مِنْ عِبَادَةِ اللَّهِ وَحَدَّثَ وَعِلْمِهِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَعْطَى زَكَاةَ مَا لَيْسَ بِهِ طَبِيعَةً بِهَا نَفْسُهُ رَافِدَةً عَلَيْهِ كُلَّ عَامٍ وَلَمْ يُعْطِ الْهَرَمَةَ وَلَا الدَّرَنَةَ وَلَا الْمَرِيضَةَ وَلَا الشَّرْطَ الْكَلِيمَةَ وَلَكِنْ تَمِنَ وَسَطَ أَمْوَالِكُمْ فَإِنَّ اللَّهَ كَوَيْسَ لَكُمْ خَيْرًا وَلَعَلَّكُمْ تَتَّقُونَ
(رواه البوارىء كذا في الترغيب)

HADITH: 6

Rasulullah Sallallahu alaihe wasallam said, "He who observes three things will taste the sweetness of Imaan (faith): One who worships Allah alone and believes (from his heart) that there is no one to be worshipped but Allah and one who pays the Zakaat on his property, willingly, every year. In Zakaat on the animals, one should not give an aged animal or one suffering from itch or any other ailment, or an inferior one, but should give animals of average quality. Allah *Ta'ala* does not demand from you the best of your animals, nor does He command you to give animals of the worst quality".

Note: Though the Hadith is about the Zakaat of animals, the rule applies to all things given as Zakaat. It is not necessary to give away things of the best quality, nor is it permissible to give things of the worst quality; the true spirit of Zakaat lies in giving away things of average quality (of ones possessions). However, if someone gives away things of good quality, of his own sweet will, in order to win the pleasure of Allah *Ta'ala* and to earn His blessings, it would be a sign of his being a blessed soul, specially favoured by Allah *Ta'ala*. In this regard, one should keep in view the lives of the Sahabah *Radhi-allaho anhum* and consider their examples carefully.

At this point, we shall relate two incidents from the lives of the Sahabah by way of illustration. Muslim Ibne Shu'bah *Rahmatullah alaihe* says: "Nafey Ibne Alqamah had appointed my father as head-man of his tribe, and ordered him once to collect Zakaat from the entire tribe. My father sent me to collect Zakaat from them, so I came to an old man, called Si'r *Radhiallaho anho* and told him that my father had sent me to collect Zakaat from him. Si'r *Radhiallaho anho* said, 'What kind of animal will you take, my nephew? I replied, I shall select the best animals and I shall also examine whether the udders of the goats are long enough. 'He said, 'Let me first relate a Hadith to you (so that you may know the general rule and then you may do as you like). I lived in this land during the time of **Rasulullah Sallallahu alaihe wasallam** when two persons came to me and they said, 'We are messengers of **Rasulullah Sallallahu alaihe wasallam** to you and he has sent us to collect Zakaat from you'. I showed them all my goats and asked them what was due on me for them. They counted the goats and said, 'One goat'. I selected a goat which I knew

was full of milk and fat and brought it to them. They saw it and said, "This is a pregnant goat and we have been prohibited by Rasulullah *Sallallahu alaihe wasallam* to accept such goats. I asked, 'What kind of goat will you take, then?' They said, 'A kid that is six months old or a goat in its first year.' I then went and brought a kid that was six months old. They took it and went away. 'Evidently, Si'r *Radhi-llaho anho* wanted to give the best goat of the entire lot. But he related the Hadith to the collector of Zakaat, so that he might know the general rule about collecting Zakaat on animals.

Ubbaiyy bin Ka'b *Radhi-llaho anho* relates:

"I was once commissioned by Rasulullah *Sallallahu alaihe wasallam* as a collector of Zakaat and I went to a person who gathered his camels before me and I found, on calculation, that a one-year-old she-camel was due from him. I said, Give a she-camel in her second year as Zakaat, 'but he said, 'What use will be a one-year-old she-camel to you? It is not worthy of milking or riding. He then selected a very good, fat, healthy and well-built she-camel and said, Here is another; so, take it. I said to him, 'I cannot take it. Rasulullah *Sallallahu alaihe wasallam* is on a journey and he is going to stay at a place quite near to you. If you like, go to him and present it to him directly. If he accepts it, I shall accept it from you'. The man accompanied me to Rasulullah *Sallallahu alaihe wasallam* and took with him the she-camel which he had presented to me. We came to Rasulullah *Sallallahu alaihe wasallam* and the man submitted thus, 'O Rasulullah, your messenger came to me to collect Zakaat. By Allah, I never had the privilege of being commanded to pay Zakaat by you or your messengers. I presented all my camels to the collector. He examined them and said that a one year old she-camel would be due on them. But a one year old she-camel has neither milk nor is it worth riding. I, therefore, presented one of my best she-camels to be accepted as Zakaat, but he refused to accept it. So, I have brought it with me to present it to you. Kindly do accept it, O Rasulullah!' At this, Rasulullah said 'Only that is what was due from you, but if you want to give a better she-camel, to serve you partly as Nafil Sadaqah and partly as Fardh Zakaat, Allah *Ta'ala* will reward you for that. 'The man said, 'O Rasulullah, I have brought the she-camel with me so that you may accept it'. Rasulullah *Sallallahu alaihe wasallam* then advised that it should be taken from him. (*Abu Dawood*)

How ambitious were the Sahabah *Radhiallahohunhum* to give away their best property as Zakaat! They felt proud and deemed it an honour to welcome the messenger for collection of Zakaat sent by *Rasulullah Sallallahohun alaihe wasallam*. They never regarded Zakaat as a tax levied upon them, but believed that payment of Zakaat was a sacred duty, which they had to perform in their own interest. Today, we keep back the best of our possessions for our future needs, but they believed that the property given away for the cause of Allah was the one well-disposed of.

Under the Ayat given at serial No. 11 in Chapter one, we have already related an incident about Abu Zarr *Radhiallahohunho*, who allowed a man from the Banu Sulaim tribe to live in companionship with him only on condition that, whenever he asked the man to give Sadaqah out of his possessions, the man should select the best and finest things for the purpose. And the Hadith quoted at serial no.10 in section five below states that things of inferior quality should never be given as non-obligatory Sadaqah, much less as (Fardh) Zakaat.

④ عَنْ أَبِي هُرَيْرَةَ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ إِذَا أَدَيْتَ الزَّكَاةَ فَقَدْ قَضَيْتَ مَا عَلَيْكَ وَمَنْ جَمَعَ مَا لِحَرَامٍ ثُمَّ تَصَدَّقَ بِهِ لَمْ يَكُنْ لَهُ فِيهِ أَجْرٌ وَكَانَ أَضَرُّ عَلَيْهِ (رواه ابن حبان وابن خزيمة في صحيحهما والحاكم وقال صحيح الإسناد كذا في الترغيب)

HADITH: 7

Rasulullah Sallallahohun alaihe wasallam has said, "When you have paid Zakaat on your property, you have paid what was due from you (if you spend more, it will count as Nafil Sadaqah). But he who gives Sadaqah out of the property earned by unlawful means (usury, bribery, etc.), will get no reward for that and he will also suffer from the evil of his unlawful earnings."

Note: This Hadith contains two subjects: Firstly, only Zakaat is due on one's property as incumbent (Wajib) levy. Apart from Zakaat, there are degrees of virtues in Nafil Sadaqah and voluntary spending for the sake of Allah *Ta'ala*. A Hadith says: "He who has paid Zakaat has paid what was due from him on his property; and he who gives more than what is due, is more virtuous". (*Kanz*)

The Hadith narrated by Dhimam Ibne Tha'labah *Radhiallaho anho* is quite famous, and has been mentioned in different channels in Bukhari, Muslim and many other authentic collections of Ahadith. It relates that Dhimam *Radhiallaho anho* asked Rasulullah *Sallallaho alaihe wasallam* about the fundamental obligatory requirements of Islam, which the latter explained to him in detail. Among these, Rasulullah *Sallallaho alaihe wasallam* mentioned Zakaat, whereupon Dhimam asked, 'Is there anything else due from me, apart from Zakaat? Rasulullah *Sallallaho alaihe wasallam* replied, 'No, but you can spend more as Nafil Sadaqah if you like'.

A man sold a house during the time of Khalifah Umar *Radhiallaho anho* who advised him to dig a hole in his residence and bury the sale money to keep it safe. The man asked, "Will it not be treated as Kanz Treasure (Hoarded money) for which the possessor shall be punished on the Day of Judgment)? Umar *Radhiallaho anho* said, "A property on which Zakaat has been paid shall not be treated as 'Kanz'. Ibne Umar *Radhiallaho anho* has said, "I wouldn't mind keeping in my possession an amount of gold weighing as much as Mount Uhad, if I kept on paying Zakaat due on it and observing other commands of Allah *Ta'ala* with regard to it." (*Durre Manthur*). There are many more Ahadith to that effect in the compilations of Ahadith. Therefore, the four great Imams of 'Fiqh' (Islamic jurisprudence) and the generality of Ulama are agreed that, apart from Zakaat, nothing is due on property as such. However, there are other obligations of a Muslim which involve spending of money; for example, the maintenance of wife or the maintenance of one's minor children. There are other similar cases in which spending of money becomes incumbent upon a Muslim. Another such case is helping a man who is facing death, if food or water is not given to him immediately. It is the collective responsibility (*Faradh-e-Kifayah*) of a community to save him from such a death.

Imaam Ghazali *Rahmatullah alaihe* has written in his book, *Ihya-ul-Uloom*: Some (Tabi'een) like Imaam Nakh'ee, Sha'bi, 'Ataa and Mujahid *Rahmatullah alaihim* are of the view that there is something more due on property, apart from Zakaat. Someone asked Imaam Sha'bi *Rahmatullah alaihe*, 'Is there anything due on property, apart from Zakaat?' He replied, "Yes", and recited the following Ayat:

وَأَقِ الْمَالَ عَلَىٰ حُبِّهِ

'And gives his wealth, for love of Him..... (to the end),

This has been quoted in full at serial No. 2 in Chapter one. These Legists hold that it is incumbent upon the Muslim that the rich among them should supply the needs of the poor when they come to know of their necessity. According to 'Fiqh' the soundest opinion is that, when a person is driven to a stage that, if his need is not fulfilled immediately, he may suffer death, it becomes a collective obligation (*Faradh-e-Kifayah*) of the whole community to supply his need, though the opinions differ as to whether he should be granted a loan or a donation. (*Ihya*).

It is an incumbent (Wajib) act, in itself, to supply the need of a person who has been driven to dire necessity and may be facing death through hunger or thirst. But nothing is due from a wealthy person on his wealth, apart from Zakaat. At this point, I would like to invite the attention of my readers to two points:-

1. 'Ifraat' (Extremism). Nowadays, we are accustomed to go to extremes; so immediately, we transgress the limits of propriety. For example, it is unlawful to take another man's property except with his own sweet will. Some legists do allow taking another man's property as a last resort when someone's life is in danger. But even in such cases, within the Hanafi school of thought, there are two views: one permits eating of carrion in preference to another man's property; the other view accepts the reverse position that, in a helpless state, instead of taking carrion he may take another man's property with out permission. All the books on 'Fiqh' deal with this controversy. Anyhow, when a person reaches that stage of necessity where eating of carrion becomes permissible for him, he may be allowed to take food belonging to another person without his permission. Says Allah Ta'ala:

وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ وَتَذَلُّوا بِهَا إِلَى السَّخَاوَةِ يَأْكُلُوا قَرِيبًا مِّنْ أَمْوَالِكُمْ
لَا يَرْضَىٰ بِالْفِرِّ وَأَنْتُمْ تَعْلَمُونَ ٥

"And eat not up your property among yourselves in vanity, nor seek by it to gain the hearing of judges that you may knowingly devour a portion of the property of others wrongfully". (*al-Baqarah*: 188)

Rasulullah Sallallahu alaihe wasallam has said, "You must not act wrongfully and a man's property must not be taken, except with his own good will."

Another well-known Hadith reports Rasulullah *Sallallahu alaihe wasallam* as saying, "if a person wrongfully takes a span of land belonging to another, he will be made to wear round his neck (on the Day of Resurrection) a column of earth, in breadth a span but in length stretching out to the extent of seven earths. (*Mishkāt*)

The coming of Hawazin's deputation to Rasulullah *Sallallahu alaihe wasallam* is a famous incident of History, which is very much in point here. After they had been defeated in the battle, a deputation of the Hawazin tribe came to Rasulullah *Sallallahu alaihe wasallam* in order to accept Islam and asked him to return to them their property and captives, which had been taken as booty. Rasulullah *Sallallahu alaihe wasallam* said that both together could not be returned to them and told them to choose one of the two, the captives or the property. The promise to return one of the two was made because it was in the best interest of Islam and the Muslims. When the Hawazin replied that they preferred their captives, Rasulullah *Sallallahu alaihe wasallam* called the Muslims who were entitled to a share in the booty and said, "I have promised to return their captives to the Hawazin; so, those of you who are willing to release their captives, without any compensation from us, should act accordingly. As for those who want a compensation, we shall recompense them for releasing the captives that have fallen to their share. The *sahabah Radhiallaho anhum*, taking the hint, said with one voice that they would be pleased to follow the example of Rasulullah *Sallallahu alaihe wasallam* and release all the captives. But Rasulullah *Sallallahu alaihe wasallam* said, "In a large gathering, it cannot be judged for certain which of you are willing from their hearts (to release the captives). So, let your headmen talk to each one of you in private and tell me about your willingness". (*Bukhari*)

This is the example set by Rasulullah *Sallallahu alaihe wasallam* with regard to the care to be taken before using the property belonging to others. This Hadith is corroborated by many Ahadith to the effect that it is unlawful to take a thing belonging to another, by force or compulsion.

The virtuous Ulama are extremely careful in such matters, so much so that they do not approve of the donations which are collected in public. For, they argue, a person may donate for a cause simply because he is shy of saying 'no' in public. Hence, it is very

important that we do not go beyond limits of propriety and never take anything belonging to others through some forms of compulsion. And we should not be swept off our feet, under the influence of some movements, etc, that are launched from time to time, to hold opinions or act contrary to the precedents set by the virtuous Ulama of the bygone generations. Undoubtedly, the desire to help the poor is praise-worthy but the forms of propriety set by Islam are not to be violated. Rasulullah *Sallallahu alaihe wasallam* once said, "The worst of people is he who does harm to his own life in the Akhirah, for the worldly benefit of other people". (*Mishkaat*)

2. So, Ifraat (اغتراف) (exuberance) should be avoided at all costs; but no less harmful is the habit of acting upon the (تقسيط) (Minimum) which, in this regard, consists in feeling satisfied by restricting ourselves to what is due on property according to the strictest calculations. True, Zakaat alone is leviable upon a property, but one should not be content to pay the minimum alone. So far, we have quoted many Ahadith in this book which make it abundantly clear that it is the property spent in our life-time, for the cause of Allah, which alone shall benefit us in the Akhirah as it is like money deposited with Allah *Ta'ala*. After a man passes away, there are few to remember him, and, in course of time, even the parents, wife and children forget about him. They shed tears of sorrow, real or false, for a few days and thereafter engage themselves in their worldly pursuits. Then, for months together, and even for long years, nobody thinks of the dead relatives.

Besides, regarding the above-mentioned Hadith, one point is worthy of special notice and is of general importance. Nowadays most people say absurd and meaningless things about religion. For example, people are often heard saying, "We are men of the world; it is more than enough that we fulfil our Fardh (obligatory) duties and it is for the great saints to observe optional (Nafil) devotions". Now this sort of reasoning is a guile of Shaitan and a sheer absurdity. The fact is that voluntary and supererogatory (Nafil) devotions are meant to make up for the deficiencies in the observance of obligatory (Faradh) religious practices. For, who can claim to have fulfilled all his Faradh rites perfectly and strictly according to the Commandment of Allah *Ta'ala*? And, since lapses do occur, the supererogatory (Nafil) devotions are meant to make up for the deficiencies. Rasul-ullah *Sallallahu alaihe wasallam* has said, "A person finishes performing his Salaat but a tenth part of his Salaat, or a ninth part, or

an eighth part or a seventh part or a sixth part or a fifth part or a fourth part or a third part or half of it is recorded as acceptable (according to the quality of his Salaat). (*Abu Dawood*). The Hadith indicates, by illustration, that everyone receives a reward according to the requirements fulfilled by him in his Salaat. We are fully aware how deficient in quality our Salaats are-----and we should deem it a special favour of Allah *Ta'ala* if He granted us a thousandth, or even a millionth part of the reward meant for a perfect Salaat. As a matter of fact, our Salaat is not worthy of acceptance by Allah *Ta'ala* because of our evil deeds and deficiency in sincerity! Indeed, as described in a Hadith, our Salaat is such as deserves to be rejected and thrown back on our faces, like a wrapped-up rag of shabby cloth. When such is the quality of our Salaat, we never can tell what fraction of the reward has been recorded for us!

A Hadith says: "The first thing about which people will be called to account on the Day of Judgment is Salaat. Allah *Ta'ala* will say to the angels, 'Look into the Salaat of My servant and see whether he has performed it perfectly or not.' If perfect, it will be recorded as such; if defective, the defect will be recorded. Then Allah *Ta'ala* will say, 'See if there are some optional (Nafil) Salaats observed by My servant.' If there are Nafil Salaats to his credit, Allah *Ta'ala* will say, 'Compensate the short-comings of Fardh Salaats by the Nawafil. Then Zakaat will be taken up in a similar way (that is, the Fardh Sadaqah will be reckoned first and then the Nafil Sadaqah to make up for the deficiency in the payment of Fardh Sadaqah). Then all the other A'maal will be considered similarly." (*Abu Dawood*). It follows that a person who pays Fardh Zakaat should not vainly think that he has been paying what is due from him. For, nobody knows how deficient he has been in the fulfilment of Faradh (obligatory duties). And in order to make up the deficiency, one must have a generous amount of Nafil Sadaqaat at one's credit. It is common practice that when a man goes to a court, for the pursuance of a law-suit, he carries with him a sufficient amount of money, in excess of the calculated expenses, allowing for unforeseen emergencies. And the Court of Allah *Ta'ala* is Supreme, where nobody can hide facts, nor can force of arguments or intercession avail anyone. It is true that the infinite Mercy of Allah *Ta'ala* takes precedence over everything else and all Fardh (obligatory duties) are due rights that men owe to Allah *Ta'ala*, Who may forego His rights if He wills and nobody would question Him if He did so. But forgiveness is not a matter of right and no one should commit a crime in the hope of mercy of the Sovereign

Therefore, a man should regularly perform the obligatory requirements, fulfilling all the necessary conditions and observing the proper etiquettes, but he should not rest content with having fulfilled what is due from him. He must rather have in store for himself a vast collection of 'Nafl' (supererogatory) devotions, lest he should have to compensate for the defective observance of 'Fardh' on the Day of Judgment. Allama Suyuti *Rahmatullah alaihe* writes in his book, 'Mirqaat-us-Su'ood': Seventy Nafl acts of virtue are equal in merit to one corresponding obligatory (Fardh) act of virtue. (For example, seventy Raka'at of Nafl Salaat are equal in merit to one Raka'at of Fardh Salaat)." Therefore, one should be very particular about the proper performance of the 'Faradh' religious practices; for, in case of a defective performance of the 'Fardh' one shall have to compensate for the deficiency by a whole lot of Nawafil. Furthermore, we should also have a considerable amount of Nawafil recorded in our Book of Deeds as a precautionary measure.

The other subject contained in the main Hadith is that, if anyone procures wealth by unlawful means and then gives Sadaqah out of it, he will get no reward for that. There are a number of Ahadith to the effect that Allah *Ta'ala* accepts only Sadaqah from lawfully earned property.

Another Hadith says, "Allah *Ta'ala* does not accept the Sadaqah given out of property acquired by 'Ghulool' (dishonesty regarding the spoils of war)". The Ulama have said that the Hadith purposely mentions Ghulool, as everybody has a share in the booty. The point of the Hadith is that a property acquired dishonestly out of war is not accepted as Sadaqah, even though the dishonest person also has a share in the booty. Obviously, a property wrongfully taken from a person, in which the giver has no share, shall be more liable to rejection by Allah *Ta'ala*, if it is given as Sadaqah. According to a Hadith, Rasulullah *Sallallahu alaihe wasallam* once said, "Whoever unlawfully acquires property, and spends it, shall not be blessed; neither will it be accepted from him if he gives it away as Sadaqah; and if he leaves some of it behind (i.e. when he dies), it will be his provision for Jahannam." Ibne Mas'ud *Radhiallaho anho* says, "He who acquires lawful property, but does not pay Zakaat on it, makes his property impure; he who acquires unlawful property and spends some of it as Zakaat, cannot purify this property by doing so." (*Durre Manthur*)